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| FORM PTO-11 | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | ATTY. DOCKET NO. COS99039 | SERIAL NO. 09/805,632 |
| LIST OF DOCUMENTS CITED BY APPLICANT <i>(Use several sheets if necessary)</i> | | APPLICANT(S): Elaine Scott MASON | |
| | | FILING DATE March 14, 2001 | GROUP 2164 |

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| EXAMINER Jocelyn H. Theimel | DATE CONSIDERED 02/14/06 |
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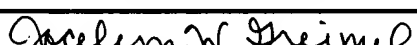


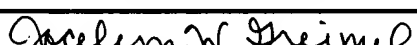


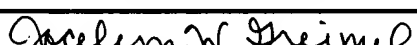
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| FORM PTO-1449 (REV. 7-80) | | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | | ATTY. DOCKET NO. COS99039 | | SERIAL NO. 09/805,632 | | |
| <div>U.S. PATENT & TRADEMARK OFFICE</div> <div>LIST OF DOCUMENTS CITED BY APPLICANT (Use several sheets if necessary)</div> <div>AUG 15 2001</div> | | | | APPLICANT(S): Elaine Scott MASON | | | | |
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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

| Title of Invention | Early Payment Discount for E-Billing System | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <p>Application Number : 09/805632 </p> <p>Confirmation Number: 3006</p> <p>First Named Applicant: Elaine Mason</p> <p>Attorney Docket Number: COS99039</p> <p>Art Unit: 3624</p> <p>Examiner: J. Patel</p> <p>Search string: (20040249766 or 20020131561).pn</p> <p>Certification: This Information Disclosure Statement was submitted under the following conditions, which satisfies the requirement under 37 CFR 1.97(e). The filer certified:</p> <p>That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement.</p> <p>US Published Applications</p> <p>Note: Applicant is not required to submit a paper copy of cited US Published Applications</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Pub. No.</th><th>Date</th><th>Applicant</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td></td><td>1</td><td>20040249766</td><td>2004-12-09</td><td>Ganesan et al.</td><td>—</td><td>—</td><td>—</td></tr><tr><td></td><td>2</td><td>20020131561</td><td>2002-09-19</td><td>Gifford et al.</td><td>—</td><td>—</td><td>—</td></tr></tbody></table> <p>Signature</p> <table border="1"><thead><tr><th>Examiner Name</th><th>Date</th></tr></thead><tbody><tr><td></td><td>02/14/06</td></tr></tbody></table> | | | | | | | | init | Cite.No. | Pub. No. | Date | Applicant | Kind | Class | Subclass |  | 1 | 20040249766 | 2004-12-09 | Ganesan et al. | — | — | — |  | 2 | 20020131561 | 2002-09-19 | Gifford et al. | — | — | — | Examiner Name | Date |  | 02/14/06 |
| init | Cite.No. | Pub. No. | Date | Applicant | Kind | Class | Subclass | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | 1 | 20040249766 | 2004-12-09 | Ganesan et al. | — | — | — | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | 2 | 20020131561 | 2002-09-19 | Gifford et al. | — | — | — | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Examiner Name | Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | 02/14/06 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention

Early Payment Discount for E-Billing System

Application Number : 09/805632
Confirmation Number: 3006
First Named Applicant: E. Mason
Attorney Docket Number: COS99039
Art Unit: 3624
Examiner: J. Patel
Search string: (5787416 or 20020026410 or 20010047347).pn



Certification: This Information Disclosure Statement was submitted under the following conditions, which satisfies the requirement under 37 CFR 1.97(e). The filer certified:

That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

| init | Cite.No. | Patent No. | Date | Patentee | Kind | Class | Subclass |
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Note: Applicant is not required to submit a paper copy of cited US Published Applications

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| 200 | 2 | 20010047347 | 2001-11-29 | Perell et al. | — | — | — |

Signature

Examiner Name

Joel Grimal

Date

02/14/06